



Order Filed on June 30, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor:  
U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc.  
Asset-Backed Pass-Through Certificates, Series 2007-  
OPX1

In Re:  
Nieves L. Lara-Delgado  
  
Debtor

19-14615

Hearing Date: 6/18/2025 @ 10:00 a.m.

Judge: Mark E. Hall

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 30, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall", written over a horizontal line.

Honorable Mark E. Hall  
United States Bankruptcy Judge

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Debtors: Nieves L. Lara-Delgado

Case No: 19-14615

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, Denise Carlon appearing, upon a certification of default as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 11, 2025, Debtor is due for the post-petition payments from March 2025 through June 2025 for a total post-petition default of \$8,379.48 (4 @ \$2,494.19 less suspense \$1,597.28); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrearage in the amount of \$8,379.48 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$1,396.58 per month, additional payments shall begin on July 1, 2025 until the post-petition arrearage are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2025, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.